

Harford County's Guide to Senior Caregiving



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Office on Aging

Harford County Department of Community Services www.harfordcountymd.gov/services 410.638.3025







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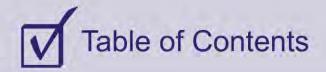
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This document is also available online at www.harfordcountymd.gov/services/guide.cfm

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Seeing changes for the worse in the wellbeing of a loved one is never easy.

Sometimes it is easy to miss these changes because they can be so gradual and at other times, the change may seem so out of the ordinary that it is easy to excuse it as an "off day." So how do you tell when there is cause for concern? What are the red flags? The following are warning signs to keep in mind as you assess your loved one's needs:

A change in interpersonal relationships:

My loved one:

Growing health concerns:

	ing meaning control inc.	, , 0,,,,	ngo m mto porconar rolationompo.
	Experiencing new or serious health concerns Seems more frequently ill		Avoiding friends and family Isolating themselves from others
	Taking much longer to bounce back from illnesses	Other	changes in appearance:
	Showing signs that they are not taking medication properly		Experiencing weight loss Skipping meals
Injuries and/or falls:		 Experiencing lack of appetite or other significant changes in eating habits 	
	Experiencing more frequent falls Increasing amount of other injuries, such as	A cha	nge in social interactions:
	bruises, cuts and/or burns		Becomes antisocial when normally outgoing
Changes in personality:			Disinterested in things that they once looked forward to doing
	Noticing severe mood swings, agitation, depression, outbursts	Finan	cial concerns:
	Noticing withdrawn or paranoid behavior that is atypical		Bills are going unpaid or overpaid Large unexplained withdrawals or
A cha	nge in personal hygiene:	Ē	expenditures Money is missing or hidden around the home
	Failing to bathe, not brushing their teeth/dentures	Forge	etfulness:
	Hair is uncombed or unclean Clothes are soiled		Frequently forgetting or mistaking
	Noticing body odor		medications Missing appointments
Decre	ased mobility or increased frailty:		Money is missing or hidden around the home
	Having increased concerns with balance and		

Helpful Links:

mobility

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Often being able to take care of all of a loved one's needs in their normal environment is feasible, but there are times when that is not in the best interest of both caregiver and care recipient.

Community Based Care is one option for care that allows a loved one to maintain their current living situation. It is a good option to build upon existing family supports but the services provided are limited. The two categories of community based care to consider are in-home care and adult day care.

Home Care is provided where a patient lives and should be provided by licensed and insured care provider or agency.



Adult Day Care provides assistance and supervision during the day. The two types are: adult social day care and adult day medical care.

My loved one:

My loved one:

 Has a primary caregiver who is outside home regularly and needs respite support
☐ Must have supervision and/or assistance
to ensure safety Needs support with meals and snacks
☐ Requires assistance with medications,
routine monitoring of health conditions (blood pressure, diabetes)
 Needs physical, occupational and/or speech therapy
☐ Requires supervision to avoid wandering
 Needs help with socialization

If you checked any of the items above and feel that adding these supports would meet your loved one's needs when combined with family and other supports, home care or adult day care may be a good option for your loved one.

If you find that one or a combination of the options above is not sufficient to meet their needs, you may need to consider assisted living or nursing home placement. Keep reading for more information on these care options.

Helpful Links: www.harfordcountymd.gov/services/aging www.caregiverslibrary.org/caregivers-resources/grp-home-care www.eldercare.gov/eldercare.net/public/resources/factsheets/home_health_care.aspx www.mayoclinic.com/health/adult-day-service/MY01938



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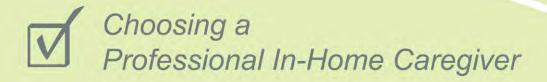
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In-home elder caregivers can be tasked with a variety of functions. Some functions are geared towards meeting social or personal needs while others are focused on medical or healthcare needs. Once you have determined which level of care and specific needs an in-home caregiver will be responsible for helping your loved one with, use the checklist below to interview potential candidates for this position.



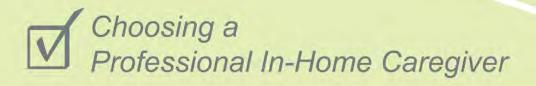
For an Agency:

	If with an agency, how long have they been in business?
	Is the agency evaluated and accredited?
	Is the agency licensed by the state?
	Can the agency provide references?
	How does the agency protect client confidentiality?
	Is the agency inspected by any outside organization?
	How are caregivers supervised?
	Is the agency certified by Medicare?
Fo	or an Individual:
	Why have you chosen to caregive for the elderly?
	Are you comfortable with assisting with bathroom

F	or an Individual:
	Why have you chosen to caregive for the elderly?
	Are you comfortable with assisting with bathroom issues or other bodily needs?
	Can you lift the elder, if needed, without risk of harming yourself?
	What job-relevant training do you have?
	Do you have a CNA, LPN, or RN license?
	Are you certified by the National Association for Home Care and Hospice?
	Can you provide a list of references?

Helpful Links:

www.harfordcountymd.gov/services/aging www.AgingCare.com





Tips for Hiring and Employing an In-home Caregiver:

- Write a job description that lists all of the functions you will want the caregiver to fulfill.
- ☐ Gather and interview candidates based on the qualifications specified in the job description, ie. skills, knowledge, experience, etc.
- Narrow your candidate list down to one or two candidates, perform background checks once having their signed authorization to do so.
- Choose your final candidate, and offer them the job in writing via a contract. Be ready for negotiations.
- ☐ When the caregiver accepts employment, begin the training process. Spend a few days with them to familiarize them with your loved one and their preferences.
- ☐ Show up unannounced sporadically to make sure that tasks are being performed.
- ☐ If possible, ask your loved one questions to determine if they are satisfied with the care being provided.
- ☐ Meet with the caregiver regularly.
- Provide the caregiver with performance evaluations to maintain expectations and performance.



Responsibilities of an In-home Caregiver:

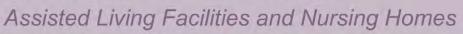
- ☐ Social / interpersonal tasks. Spending time with your loved one, talking, listening, socializing, assisting with transportation to appointments.
- ☐ Everyday upkeep of household operation.
 Planning and preparing meals, cleaning, laundry, changing bed linens.
- ☐ Healthcare / medical needs tasks. Assisting with using the toilet, helping with bathing and dressing, assisting with mobility, administering medications, treating a wound or changing bandage.

Helpful Links:

www.harfordcountymd.gov/services/aging www.AgingCare.com



Where To Turn If Community Based Care Is Not Enough:







Assisted Living Facilities provide a housing alternative for frail adults who require help with dressing, bathing, eating, toileting, and overall supervision but do not require skilled nursing care.

Short term stays are an option if the regular caregiver requires respite. Assisted Living Facilities can vary greatly in the number of residents they serve. Some are home environments with just a few residents and others can be quite large where residents have their own apartment-like living area. Use the list below to determine if assisted living is right for your loved one.

My loved one:

Needs 24 hour supervision
Does not need intense medical care/support
Needs assistance with bathing and dressing
Requires assistance with toileting or incontinence concerns
Needs preparation of meals and/or assistance with eating
Requires assistance in managing/taking medication
Is able to ambulate but may need assistance
Needs assistance with household chores/

Helpful Links:



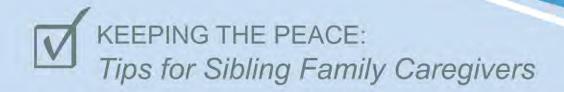
In cases where needs exceed the capability of an assisted living facility, or skilled nursing is required, nursing home placement may be required.

The decision to place a loved one in a nursing home is one of the most difficult many make, but with open communication and thoughtful consideration, a decision that is in the best interest of everyone involved can be reached. If considering nursing home placement, it is likely that serious concerns for a loved one's wellbeing are being noticed. Use the list below to determine if nursing home placement is right for your loved one.

My loved one:

- Has a chronic or acute illness or medical condition that requires 24 hour skilled nursing care
- ☐ Is debilitated and medically unstable
- ☐ Is unable to ambulate on their own
- ☐ Frequently falls, is injured or is at risk of self harm
- Has experienced cognitive decline or dementia leading to frequent wandering or agitation
- Is unable to feed themselves; reliant upon medical interventions for nutrition/hydration







Caregiving involves many challenging decisions, from choosing an in-home aide to finding a nursing home and resolving end-of-life issues. Communication among family members is the key to providing the best care for your older relative. Here are a few tips for successful family meetings:

Come prepared. Bring notes on what you would like to discuss; bring information about programs and services you are considering.	Divide responsibilities. Everyone should have an assignment to avoid feelings of resentment.
Respect feelings and wishes. Your relative may be struggling to maintain	Consider professional guidance. A professional case manager, mediator or social worker can help run the meeting if
his/her independence and dignity despite failing health.	tensions are running high in the family.
Gather facts. Research your loved one's options – can he/ she afford assisted living, a nursing home, etc.?	Plan a follow-up meeting. Hold an additional meeting two to three months following the primary meeting, to evaluate the plan and make any necessary changes.
Listen to others. Viewpoints may differ, but consider everyone's opinions and don't accuse or attack each other; use "I" statements to express feelings.	Take notes. To allow for clarity after the meeting and to provide focus for future action, have someone, preferably a family member, take notes during the meetings.

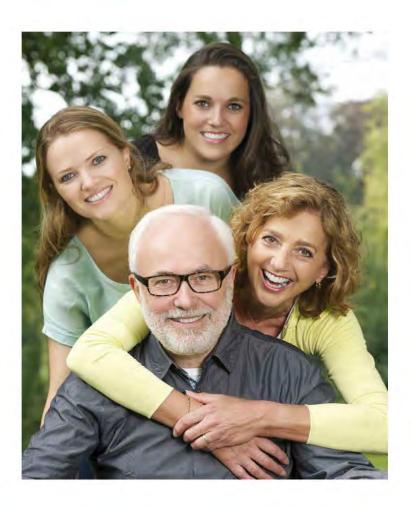
Free Mediation Services are available for families and care providers who may need help with decision-making, conflicts or guardianship issues. Mediation is voluntary, confidential and the mediators are neutral. For more information contact The Harford County Community Mediation Program at 410-638-4807 or visit www.harfordmediation.org.



Here are a few key tips in handling a family meeting:

8 Important Talking Points to Include in a Family Meeting

- Your loved one's up-to-date medical report.
- Loved one's wants and needs with regards to care and support from the family.
- Where a loved one will live (i.e. in their home, with another family member, in assisted living).
- Cost of care and how costs will be covered.
- What the primary caregiver needs from the family in regards to assistance and support.
- 6. How much time each family member has to visit or care for a loved one.
- Additional resources available to assist the primary caregiver.
- 8. Allow time for each family member to voice their opinions about the situation.



Remember, despite your best efforts to keep the peace, the challenges involved in planning, paying for, and carrying out your loved one's care may still cause division.





Keeping track of mom and dad's legal affairs is a big responsibility.

Here are some tips that may help in protecting yourself and your loved one.

☐ Have the right documents.

In addition to a will, your loved one will need a health care power of attorney (POA) and a power of attorney for financial decisions. Visit www. caregiverslibrary.org/Portals/0/ChecklistsandForms_ CaregiverDocumentOrganizer.pdf for a "Caregiver's Document Organizer."

□ Organize Important Papers.

Put papers such as birth and marriage certificates, power of attorney, deeds to property and cemetery plots, insurance policies and pension benefits into files that are easy to navigate. Visit www. caregiverslibrary.org/Portals/0/ChecklistsandForms_SampleFilingSystem.pdf for a "Sample Filing System."

☐ Make a Family Plan.

Ensure that your loved one has put in writing who will be responsible for each part of caregiving. Have each family member sign the document.

Explore Public Benefits.

These include Social Security and Supplemental Security Income (SSI) disability programs, Medicare and Medicaid, to name a few. Visit the AARP Foundation's online tool, Benefits QuickLINK (www.benefitscheckup.org/cf/index.cfm?partner_id=22) to see if your loved one qualifies for government programs.

Research Life Insurance Deals and Tax Breaks.

Your loved one may be able to claim federal deductions for many medical expenses. Determine whether your family member has a life insurance policy that allows for accelerated death payments to help with long-term care.

☐ Think Beyond Your Loved One.

There may be others depending on mom or dad, such as an adult child with special needs, a surviving spouse, or even a pet. You may need to claim responsibility for their care as well; make sure benefits are in place for other dependants and a plan for pets is set aside in the will.

For more caregiving tools, visit AARP's Caregiving Resource Center at www.aarp.org/home-family/caregiving/.

Helpful Links:

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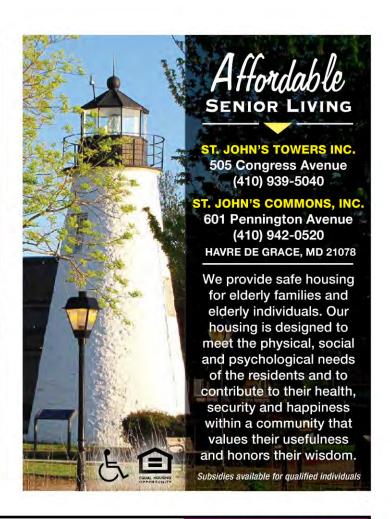


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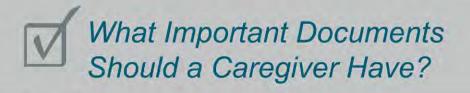
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Nothing will slow your progress or frustrate you more as a caregiver than searching for documents or finding that they don't exist. It is critical to compile these and ensure that they are safe and accessible only to those who require access to them. Here is a helpful checklist of important documents you will probably need in your journey as a caregiver.

VI	tai Records:	Legal Documents & Records:
	Birth Certificate(s)	☐ Will
	Loved one's	Loved one's
	Spouse(s)	Spouse's
	Social Security Cards/	☐ Trust Documents
	Documents	Living Trust
	Death Certificate(s)	☐ Letter of Instructions (Instructions from your loved
	Spouse(s)	one for family upon their passing)
	Children(s)	
	Marriage License(s)	Health Related Documents:
	Divorce Decree(s)	☐ Durable Healthcare Power of Attorney
	Military Records/DD214	☐ Living Will
	Citizenship Papers (if appropriate)	□ Do Not Resuscitate Order if desired
		☐ Medicare/Insurance Cards or copies
	Adoption Papers (if any)	☐ Advanced Directives (Maryland Orders for Life- Sustaining Treatment)*
		☐ Current list of all healthcare providers
		☐ Current list of all medications

Helpful Links: www.harfordcountymd.gov/services/aging

*Maryland Orders for Life-Sustaining Treatment Form: www.marylandmolst.org/docs/Health%20Care%20Decision%20Making%20Worksheet.pdf General guide to advanced planning: www.caringinfo.org/i4a/pages/index.cfm?pageid=3284





Financial Documents:

(To apply for Long Term Care Medical Assistance, you will need 5 years of bank statements at a minimum along with the other documents listed below.)

ao	cuments listed below.)			
	Financial Power of Attorney			
	Bank account numbers and locations			
	Bank statements			
	Mortgage documents			
	Vehicle titles			
	List of assets			
	Savings			
	Retirement accounts			

Pension Documents

___ Life insurance information/contacts
___ Investments/Annuities
___ Stocks
___ Property Owned
___ Sources of income

List and location of debts
___ Loans
___ Credit Cards

Location and access to safe

deposit box

☐ Most recent tax return

End of Life:

- ☐ Funeral pre-arrangements
- ☐ Cemetery deed(s)
- ☐ Church/clergy person contacts

Other:

☐ List of user names and passwords for online access to personal accounts



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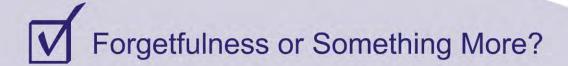
Maryland guide to advanced directives: www.oag.state.md.us/Healthpol/adirective.pdf

About Power of Attorney in Maryland: www.peoples-law.org/node/739

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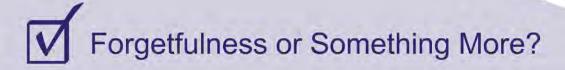






What is dementia? It is the deterioration of a person's ability to think, remember and reason. It may cause changes in personality, mood and behavior. A person with dementia may have difficulty using common objects, finding the right words and following directions.

Dementia is not a disease, but a set of symptoms common to certain diseases. Alzheimer's, Lou Gehrig's (Amyotrophic Lateral Sclerosis – ALS) and Parkinson's disease are among the many conditions which cause dementia. The mental impairment gets worse over time; individuals in the later stages may wander from home, forget to eat, and lose the ability to care for their most basic needs. Some conditions, such as depression, thyroid disorders, poor nutrition, infections, alcoholism and medication reactions may cause dementia-like symptoms; in these cases, proper diagnosis and treatment may be able to reverse the symptoms.





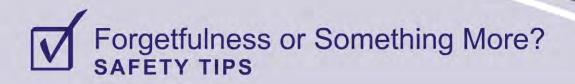


Use the following to identify early signs and symptoms.

- □ Daily disruption of life due to frequent memory loss.
- ☐ Difficulty with problem-solving and planning.
- □ Problems with everyday tasks.
- Losing sense of time or place.
- ☐ Challenges with perception, images and special relationships.
- ☐ Struggling with communicating through speaking or writing.
- ☐ Frequently misplacing objects.
- ☐ Changes in judgement or decision-making.
- ☐ Withdrawal from social situations.
- Lack of interest in hobbies, activities, work, projects or sports.
- ☐ Changes in mood or personality.

Ten tips for talking to someone with dementia.

- Eliminate distractions (radio, fans, television, etc.)
- 2. Be patient and resist the urge to finish their sentences.
- Acknowledge physical indicators.
 Pay attention to body language to determine mood.
- Don't underestimate the power of conversation, even if communication is limited.
- Experiment with different types of communication (pointing, demonstrating, visual clues, etc.).
- Keep conversations on a one-onone basis as much as possible.
- 7. Limit conversations; short, simple and to the point.
- 8. Try living in their reality; provide support and validation to their beliefs as long as it isn't hurting anyone.
- 9. Steer clear of conflict. Arguing and debating will only cause agitation.
- 10. Maintain eye contact and speak directly; get their attention by using their name.



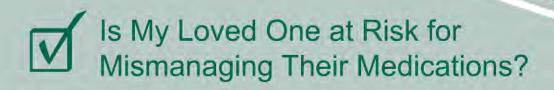


Safety Tips:

- Store sharp objects and toxic substances out of the person's reach.
- Develop a reminder system for medications. If a person lives alone, he/she may forget to take their medications – use a medication organizer or unit dose packs, write notes or call at medication times.
- Keep daily routines as consistent as possible. Plan a predictable schedule for meal, bath and bed times.
- Simple activities like dressing or brushing teeth may become difficult. Break activities into small steps and give verbal instructions, one at a time. Gently redirect the person if he or she becomes upset. You may be able to distract the person by taking a walk or offering a favorite activity.
- ☐ If the person can no longer cook, consider Meals on Wheels or hire someone to help with meal preparation.
- ☐ Use safety gates and lock doors to rooms that can be dangerous.
- □ Close supervision is required for people who wander outside the home. Obtain an identification bracelet from the Alzheimer's Association's Safe Return Program (1-800-443-2273).

- ☐ Write down appointments and other events on a large calendar, and keep a log of visits from family and other helpers, which you can review with your relative.
- Report significant changes in behavior to the doctor; these may indicate health problems which the person cannot communicate.







Medication mishaps are a leading cause of hospitalization and fall related injuries among older adults. Half of the older adult population takes at least three medications daily and this does not include vitamins, supplements and over the counter medications. Keeping an up to date medication list and always using the same pharmacy are key ways to prevent problems. How can you reduce the risk of medication mishaps as a caregiver? Consider whether your loved one has the following risk factors that contribute to medication related problems and consider the suggested solutions to prevent them.

My loved one has:	Hearing Loss:		
Vision Problems which may include:	Inability to hear a physician/pharmacist's directions on how to take medication.		
Inability to read labels for type of medication or dosage instructions.	 Reluctance to ask questions due to inability to properly hear responses. 		
 Inability to discern the color or shape of pills when taking medication. 	Solution: Ask for physicians/pharmacist to write down special instructions or arrange to speak to them or to		
 Inability to read warning labels for precautions and side effects. 	attend medical appointments with your loved one as possible.		
☐ Inability to see or find dropped medications.	Swallowing Problems:		
☐ Inability to read expiration dates on medications.	Swallowing Problems.		
Solutions: Ask for large print labels and instructions. Set up a pill organizer for your loved one and check it	Swallowing problems and dry mouth which can lead to failure to take medication.		
regularly. Keep an up to date list of medications and what they are used for and frequently check to see if medications are expired.	Solution: Patients should not crush or break up pills which may damage the integrity and effectiveness of the medication. Talk to your loved one's physician to see if the medication can be safely crushed or if there are other		
Memory Loss/Confusion which could contribute to:	ways the medication can be provided.		
☐ Failure to remember to take medications.	Financial Concerns:		
☐ Inability to remember when medications were taken.	☐ High prescription copays and limited incomes.		
Inability to remember where medications are located.Uncertainty about time of day/night.	Solution: It is not usual for seniors to forgo getting prescriptions filled if they are too costly. Others may try		
Solution: Look for a pill organizer that matches your loved one's medication routine. There are organizers that are designed for daily medications but also those that are	taking less than prescribed to make the prescription last longer. Talk to physicians about generics, samples or prescription assistance programs that assist with costs.		

Helpful Links: www.harfordcountymd.gov/services/aging

set up for morning, afternoon and evening

medication schedules.

Guide to preventing medication mishaps: www.caregiver.va.gov/pdfs/Preventing_Medication_Mishaps.pdf

You may also wish to contact the State Health Insurance

Program at 410-638-3577.





Safe Disposal Guidelines for Medications - A Few Small Steps Can Make an Important Difference in Safeguarding Lives and the Environment.

Follow medication providers' instructions and use all medications as instructed. If you do not use all prescribed or over-the-counter medication, you can take a few small steps to make an impact in safeguarding lives and protecting the environment by disposing of unused medicines properly:

- 1) DO NOT FLUSH* unused medications and DO NOT POUR them down a sink or drain.
- 2) Be proactive and dispose of unused medication in household trash. When discarding unused medications, ensure you protect children and pets from potentially negative effects:
 - a) Pour medication into a sealable plastic bag. If medication is a solid (pill, liquid capsule, etc.), crush it or add water to dissolve it.
 - b) Add kitty litter, sawdust, coffee grounds (or any material that mixes with the medication and makes it less appealing for pets and children to eat) to the plastic bag.
 - c) Seal the plastic bag and put it in the trash.
 - d) Remove and destroy ALL identifying personal information (prescription label) from all medication containers before recycling them or throwing them into the trash.
- 3) Check for approved state and local collection programs, such as Prescription Drug Take Back Days (contact the Harford County Office of Drug Control Policy at 410-638-3333 for more information). Another option is to check for approved state and local collection alternatives such as community based household hazardous waste collection programs.

* Flush prescription drugs down the toilet only if the label or accompanying patient information specifically instructs doing so.

Helpful Links: www.harfordcountymd.gov/services/aging
Guide to prescription disposal:
www.whitehousedrugpolicy.gov/publications/pdf/prescrip_disposal.pdf



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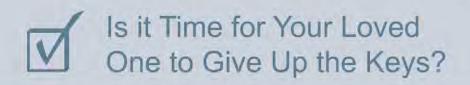
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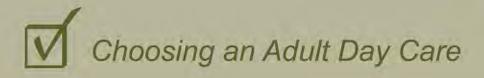


The ability to drive is one we often take for granted but that we hold tightly to as it permits independence and autonomy.

There may come a time when you feel that your loved one's ability to drive safely is compromised. Approaching the subject is difficult but how can you tell if it is time for this discussion? Use the following checklist as a guideline.

M	y loved one:		
	Seems unusually uneasy when driving or when driving at night or in bad weather		Is unable to maintain speed, stay in lane or perform routine driving functions
	Drives either too quickly or too slowly		Has frequent near misses while driving
	Is slow to respond to signals, stop signs or hazards in the road		Has difficulty with response time and/or coordination
	Has failed to obey traffic signs or signals		Has had illnesses where a doctor has cautioned
	Has significant change or decline in vision,		against driving
	hearing or mobility		Takes medication that clearly cautions against
	Has become disoriented or lost on familiar routes		driving while taking the prescription
	Has had warnings or tickets due to poor driving		Confuses brake and accelerator
	Has caused an accident		
ca	o one of the items above alone are necess in no longer drive; you may want to consi lk with your loved one. Here are some tip	ider	alternate transportation or have a
	See their physician and discuss these concerns to see if they can be addressed/resolved		Look for options to decrease the need to drive such as riding with friends, or using public transportation
	Limit driving time to short distances or only in daytime hours if appropriate		Talk to your loved one's pharmacist to see if medications could be at the core of the concern
	Have vision and hearing tests to help assess capability		and what might be done to address this.

Helpful Links:





When trying to find the right Adult Day Care Center for your loved one, you want to make sure they will be happy, safe and well attended. Adult Day Care can be the answer. Determining the correct facility will give you peace of mind and can aid caregivers and family in maintaining their personal well being as well. The following checklist will help guide you in choosing the best Adult Day Care Center that will meet your needs, as well as those of your loved one:

Locatio	n and Finding The Right Center						
	Is the center in proximity to family, friends, and other caregivers?						
	☐ Is transportation available?						
UΞ	Is there an extra charge for transportation?						
	How do I find a center? Check with family doctor, local social services or health department, mental health centers, local Office on Aging.						
Facility	Information						
	How long has the facility been in business?						
	Is the facility licensed by the State Health Department or Department of Social Services?						
	Has the State Health Department received any substantiated complaints about the care provided in the facility?						
	Do I feel welcome when I visit the facility?						
Financi	al Information						
	What days and hours is the facility open?						
	What happens if I am running late or need to drop off my loved one early?						
	How is the participant charged; hourly, daily, or weekly?						
	Is there a minimum amount of time that needs to be committed to, i.e. 3 days a week?						
	Is financial assistance available?						
	What is included in the cost, activities, meals, transportation, etc.?						
	What is the adult-to-staff ratio?						
	How do they insure safety?						
- 0	How are behavioral problems handled?						



Choosing an Adult Day Care





Level of Care: Does the Facility

Accept Attendees wno:				
	Are incontinent?			
	Are in wheelchairs?			
	Have memory loss?			
	Have difficulties in speaking?			
	Wander?			
	Have special dietary requirements?			
	Have behavioral problems?			
Myths A Facilitie	bout Adult Day Care			
	It's an overestimated baby-sitting service for seniors.			
	All attendees and participants are mentally, physically or emotionally challenged.			
	All activities are preplanned and participants cannot deviate from the schedule.			

☐ Caregivers are not able to

☐ Adult Day Care replaces and can make up for everyday attention

participate.

by caregivers.

Helpful Links:

www.harfordcountymd.gov/services/aging www.AgingCare.com



My loved one:

☐ Contact your loved one's banking institutions

and share your concerns



Financial exploitation of seniors is often referred to as the silent crime that goes unreported because the victims are not aware that they are being taken advantage of or are too embarrassed to report what has occurred.

Financial exploitation is the wrongful taking or use of vulnerable person's funds or property through fraud, theft, predatory lending or scams. Current estimates put the overall reporting of financial exploitation at only 1 in 25 cases, suggesting that there are at least 5 million financial abuse victims each year.

	 □ Withdrawals of large amounts of cash or frequent checks made out to "cash" □ Cannot find credit cards or identification cards 		Has more credit cards in your loved one's name; with another person's name added to accounts					
	Has had valuable objects from the home disappear		Makes sudden changes to will or other financial/legal documents					
	Is uneasy discussing financial concerns		Has a new friend, interested person or					
	Has had new names appear on bank accounts		uninvolved relative					
	Receives unpaid bills or insufficient funds notices		Has signatures on financial documents that look unusual or forged					
	No longer receives mail related to money issues		Enters into offerings or provisions of costly					
	Mentions entering contests, lotteries or receiving suspicious calls asking for money		services they do not need					
What to do if you suspect financial exploitation:								
	Attempt to talk to your loved one gently about your concerns		e any and all documentation you can to your suspicions					

Helpful Links: www.harfordcountymd.gov/services/aging www.harfordcountymd.gov/statesattorney www.aging.maryland.gov/documents/safe.pdf www.ncea.aoa.gov/Resources/Publication/docs/NCEA ProtectYourself 508.pdf

☐ Report your suspicion to appropriate authorities;

local law enforcement, State's Attorney's Office, Adult Protective Services, or Office on Aging



There are often simple changes that can make it more comfortable and safe for your loved one to remain in their current living situation. Consider these options and supports:

		Take a good safety inventory of your loved one's living space. Look for trip hazards, clear away clutter, assure good lighting, verify smoke detectors are working and address necessary home repairs and security risks.				
		Medical equipment such as a wheelchair, shower bench, cane or bedside toilet can ease mobility and address personal care limitations.				
		☐ Home modifications such as a ramp, guardrails and grab bars allow for safety and promote independence.				
	Medical alert systems such as personal alarms/telephone assurance provide extra reassurance and peace of mind for both caregiver and care recipient.					
		Home delivered meal programs assist with providing proper nutrition while minimizing the danger of burns and cuts.				
G	eneral Ho	ome Safety Tips				
	Establish a	tablish a medical alert or a buddy system. ep a fire extinguisher and smoke detector andy. oose proper fitting shoes with low heels.		Make sure all rails for stairs inside and		
	Keep a fire handy.			outside the house are sturdy. Use proper and bright lighting in all high traffic areas.		
	Use a correctly measured walking aid.			Make sure that all staircases have good lighting with switches easily accessible.		
	Remove or	tack down all scatter rugs.		Use non-slip materials on all staircases.		
	traffic areas.			Make sure front and back doors have dead bolts.		
				Post emergency numbers by all phones.		
		up spills immediately.		Set thermostat on water heater at 120 degrees or below.		
	Avoid stand	ing on ladders or chairs.		Keep lamp or flashlight near bed.		

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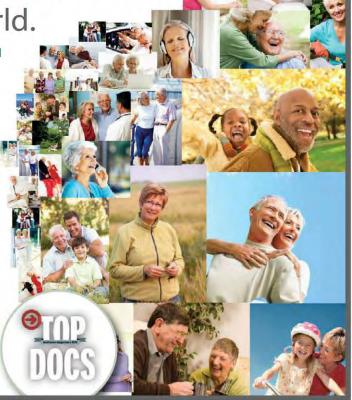
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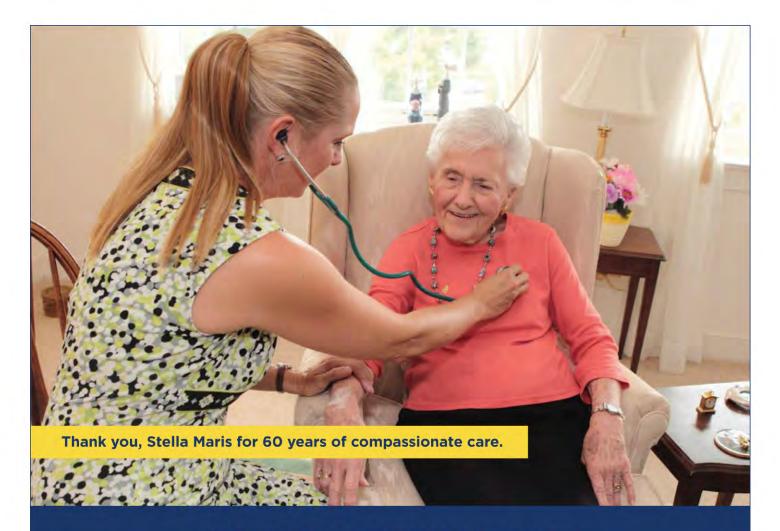
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